

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Michelle A. Merella)
) Case No. 19-23519-GLT
))
) Chapter 13
Debtor(s).)
X Related to Docket No. 68

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated 10-4-2019
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1523 to \$1779 per month, effective 4/2023; and/or the Plan term shall be changed from ____ months to ____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 64) is treated as resolved by this Order.


**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods*

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this _ 5th Day of April, 2023



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

Stipulated by:

Counsel to Debtor

Stipulated by:

Kate DeSimone

Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Michelle A. Merella
Debtor

Case No. 19-23519-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 05, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle A. Merella, 127 Dominion Lane, West Newton, PA 15089-1298
15134885	Directv, c/o Diversified Consultants, PO Box 679543, Dallas, TX 75267-9543
15134893	+ Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001
15118358	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 05 2023 23:42:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15134882	+ Email/Text: CBCSMail@CBCSNational.com	Apr 05 2023 23:38:00	CBCS, 250 East Town Street, Columbus, OH 43215-4631
15134881	+ Email/Text: CBCSMail@CBCSNational.com	Apr 05 2023 23:38:00	CBCS, 520 E. Main Street, Carnegie, PA 15106-2051
15134883	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 05 2023 23:38:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
15134884	+ Email/Text: ccusa@ccuhome.com	Apr 05 2023 23:37:00	Credit Collection Services, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15145903	Email/Text: G06041@att.com	Apr 05 2023 23:38:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15139354	Email/Text: EBNBKNOT@ford.com	Apr 05 2023 23:38:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15118355	+ Email/Text: EBNBKNOT@ford.com	Apr 05 2023 23:38:00	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15134887	+ Email/Text: LTDBankruptcy@ltdcommodities.com	Apr 05 2023 23:38:00	LTD Commodities LLC, 200 Tri State International, Lincolnshire, IL 60069-4407
15134888	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2023 23:41:47	LVNV Funding LLC, 625 Pilot Road, Suite 213, Las Vegas, NV 89119-4485
15135541	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2023 23:41:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15134889	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 05 2023 23:38:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
15149289	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 05 2023 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15134890	+ Email/Text: mawccollection@mawc.org	Apr 05 2023 23:38:00	Municipal Authority of Westmorland Co., 124 Park & Pool Road, New Stanton, PA 15672-2404

District/off: 0315-2

User: auto

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15118356	Email/Text: Bankruptcy.Notices@pnc.com	Apr 05 2023 23:38:00	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15158553	Email/Text: Bankruptcy.Notices@pnc.com	Apr 05 2023 23:38:00	PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101
15156376	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 05 2023 23:41:47	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134892	+ Email/Text: info@bolderhealthcare.com	Apr 05 2023 23:38:00	ROI, 1920 Greenspring Drive, Lutherville Timonium, MD 21093-4156
15119387	+ Email/PDF: gecsed@recoverycorp.com	Apr 05 2023 23:42:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148210	^ MEBN	Apr 05 2023 23:33:05	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148206	^ MEBN	Apr 05 2023 23:32:52	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15151178	Email/PDF: ebn_ais@aisinfo.com	Apr 05 2023 23:42:16	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15127760	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 05 2023 23:38:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15118357	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 05 2023 23:38:00	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
15134886	*+	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15134891	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15156513	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134894	*+	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817
15134895	*+	Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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Date Rcvd: Apr 05, 2023

Form ID: pdf900

Total Noticed: 28

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Michelle A. Merella julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 5